

**United States Bankruptcy Court
SOUTHERN DISTRICT OF ALABAMA**

IN RE:

Case No. 18-02672Darrin Williams

Chapter 13

Zandra Valandra WilliamsSSN: xxx-xx-4396SSN: xxx-xx-9420Date: 10-31-2018**CHAPTER 13 PLAN**Check if this is an Amended Plan ☒

CREDITOR'S RIGHTS WILL BE AFFECTED BY THIS PLAN. You should read this and other documents sent to you carefully and discuss them with your attorney.

TO FILE AN OBJECTION TO CONFIRMATION. Objections to Confirmation must be filed electronically at the Bankruptcy Court's website at www.alsb.uscourts.gov, or you may scan the documents into the ECF system at the courthouse. Objections to Confirmation must be filed seven (7) days before the confirmation hearing.

PROOFS OF CLAIM. Proofs of claim must be filed electronically at the Bankruptcy Court's website at www.alsb.uscourts.gov, or you may scan the documents into the ECF system at the courthouse.

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a Proof of Claim to be paid.

MOTION TO EXTEND PLAN	<input checked="" type="checkbox"/> INCLUDED	<input type="checkbox"/> NOT INCLUDED
NONSTANDARD PROVISIONS, SET OUT IN PART 12(d)	<input type="checkbox"/> INCLUDED	<input checked="" type="checkbox"/> NOT INCLUDED

1. PAYMENT AND LENGTH OF PLAN

For 60 months Debtor(s) will make regular monthly payments to the trustee as follows:

\$495 per month for 60 months

Plan payments shall be paid directly to the Chapter 13 Trustee at the following address: P.O. Box 1779, Memphis, TN 38101-1779. The Chapter 13 Trustee shall pay the filing fee from Plan payments.

2. SECURED PRECONFIRMATION ADEQUATE PROTECTION PAYMENTS AND PAYMENTS TO LESSORS

The Debtor proposes that the Trustee make adequate protection payments, or payments to lessors prior to the confirmation of this Plan, pursuant to § 1326(a)(1) as follows:

CREDITOR	COLLATERAL DESCRIPTION	AMOUNT OF MONTHLY PAYMENT
Ally Financial	2010 Chevy Impala 130,000 miles	58.00
Farmers Home Furniture	couch, chair	5.00
Freedom Road Financial	2016 Autocat 4 wheeler	10.00
Onemain	2010 Hyndai Sonata	10.00

The Trustee shall commence making such payments to creditors holding allowed claims secured by an interest in real and personal property or leases of real and personal property consistent with the Trustee's distribution process and only after the timely filing of a proof of claim by such creditor. In the event of preconfirmation conversion and/or dismissal, all adequate protection payments received by the Trustee shall be distributed to creditors as so designated. The Trustee shall receive the

percentage fee fixed under 28 U.S.C. §586(e) on all adequate protection payments. Upon confirmation the treatment of such claims will be governed by Sections 3 and 5.

3. POST-CONFIRMATION SECURED ALTERNATE MONTHLY PAYMENTS

The debtor proposes that the Trustee make the following Alternate Monthly Payments (AMP) beginning on the first distribution after entry of a Confirmation Order and until such time as the Attorney's fees provided for in Section 4 are paid in accordance with Amended Local General Order No. 4.

CREDITOR	COLLATERAL DESCRIPTION	AMOUNT OF AMP PAYMENT
Ally Financial	2010 Chevy Impala 130,000 miles	58.00
Farmers Home Furniture	couch, chair	5.00
Freedom Road Financial	2016 Autocat 4 wheeler	10.00
Onemain	2010 Hyundai Sonata	10.00

4. ATTORNEY'S FEES FOR DEBTOR(S)' BANKRUPTCY COUNSEL

The following attorney's fees shall be paid by the Trustee pursuant to Amended Local General Order No. 4.

DEBTOR'S COUNSEL	TOTAL FEE
Kevin M. Ryan 1856-U26F	4,000.00

5. SECURED BY COLLATERAL

Unless otherwise ordered by the Court, the Trustee shall treat the secured claim(s) listed in this section on the terms and conditions set forth herein. Any portion of a secured claim that exceeds the amount(s) set forth in this section shall be paid as a general unsecured claim pursuant to Section 9.

CREDITOR	COLLATERAL DESCRIPTION	SECURED CLAIM AMT PAID THROUGH PLAN	INTEREST RATE	§1325(a)(5)
Ally Financial	2010 Chevy Impala 130,000 miles	5,800.00	6.75	117.48
Farmers Home Furniture	couch, chair	250.00	0.00	5.68
Freedom Road Financial	2016 Autocat 4 wheeler	3,500.00	5.00	91.79
Onemain	2010 Hyundai Sonata	5,000.00	4.00	249.01

Debtor shall pay all other allowed secured creditors in full pro-rata after payments set forth in Sections 5 and 6.

6. DOMESTIC SUPPORT OBLIGATIONS

The Debtor proposes that the Trustee shall pay the following pre-petition Domestic Support Obligations (DSO) pursuant to §507(a)(1) unless the claimant agrees or the Court orders otherwise. The DSO creditor shall receive the proposed AMP payment along with the secured creditors listed in Section 3. Once the Attorney's fees are paid in full, the DSO creditor shall be paid the proposed preference payment along with secured creditors listed in Section 5. The Debtor shall directly pay all Domestic Support Obligations that become due after the filing of the petition.

CREDITOR	SCHEDULED ARREARAGE	AMOUNT OF AMP PAYMENT	PREFERENCE PAYMENT
-NONE-			

7. CURING DEFAULTS AND MAINTAINING DIRECT PAYMENTS

Debtor shall maintain the following monthly payments and pay them directly to creditor. Trustee shall pay the allowed claims for arrearages at 100% pro-rata through this Plan after payments set forth in Sections 5 and 6.

CREDITOR	COLLATERAL DESCRIPTION	DIRECT PAYMENT	SCHEDULED ARREARAGE
-NONE-			

8. PRIORITY CLAIMS (EXCLUDING DOMESTIC SUPPORT OBLIGATIONS)

The Debtor will pay all priority claims pursuant to §1322(a)(2) in full, pro rata unless claimant expressly agrees otherwise.

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT
Internal Revenue Service	Taxes and certain other debts	1,507.76

9. UNSECURED CLAIMS

Allowed non-priority unsecured claims shall be paid through the distribution of all available disposable income at a percentage to be determined by the Trustee for the number of months set forth in Section 1. No interest shall be paid on general unsecured claims.

10. SURRENDERED PROPERTY

Debtor surrenders the following collateral. Upon confirmation, the automatic stay (under §§ 362(a) and 1301 (a)) is lifted as to surrendered collateral. Any claim submitted by such creditor will receive no distribution under this Plan until an unsecured proof of claim is filed by such creditor.

CREDITOR	COLLATERAL DESCRIPTION
-NONE-	

11. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Executory contracts and/or leases receive the following designated treatment. For all executory contracts or unexpired leases being assumed by the Debtor pursuant to this Plan, the Debtor shall make all pre-confirmation § 1326 adequate protection payments directly to the creditor pursuant to the terms of the contract. For all contracts assumed, the Debtor shall continue to make all payments directly to the creditor pursuant to the terms of the contract following the confirmation of the Debtor's Plan.

CREDITOR	PROPERTY DESCRIPTION	REJECT	ASSUME
None			

Prepetition lease arrears shall be paid directly to creditor by Debtor(s) on all assumed leases. Claims filed on rejected leases shall be treated as general unsecured claims.

12. OTHER PLAN PROVISIONS AND MOTIONS

- (a) **Property of the Estate**
Property of the Estate shall re-vest in the Debtor(s) upon discharge or dismissal of the case. Proceeds from any potential or pending cause of action or other asset not yet liquidated are property of the Estate and must be paid to the Chapter 13 Trustee pending further order of the Court.
- (b) **Direct Payment by Debtor**
Secured creditors and lessors to be paid directly by the Debtor(s) and/or Co-Debtors may continue to mail to Debtor(s) the customary monthly notices or coupons notwithstanding the automatic stay.

(c) **Exemption Limitations**

The Debtor(s)' exemptions in real and personal property are specifically limited to those allowed under applicable state and federal laws. To the extent that Debtor(s)' asset values exceed allowable exemption limits, the non-exempt portions shall be Property of the Estate and subject to distribution by the Trustee. The terms of this provision shall not be construed to limit or abrogate the rights of parties in interest to object to exemptions pursuant to the Bankruptcy Code, or in any way limit the Debtor(s)' rights regarding the postpetition equity accrual of assets.

(d) **Other Provisions of the Plan Not Elsewhere Described:**

/s/ Darrin Williams

DEBTOR'S SIGNATURE

10/31/2018

DATE

Zandra Valandra Williams

DEBTOR'S SIGNATURE

10/31/2018

DATE

/s/ Kevin M. Ryan

DEBTOR'S COUNSEL'S SIGNATURE

10/31/2018

DATE

CERTIFICATE OF SERVICE

A copy of the foregoing was sent by email and by ordinary U.S. Mail where indicated, on October 31, 2018 to:

Daniel O'Brien
Chapter 13 Trustee
email: cperry@ch13mob.com

Paul J. Spina, III
Spina & Lavelle, P.C.
pspina@spinalavelle.com
Attorney for Ally Financial

Jamie Alisa Wilson
U.S. Attorney's Office
email: jamie.wilson@usdoj.gov

Ally Financial
200 Renaissance Ctr
Detroit, MI 48243 (3280436)
(cr)

Ally Financial
PO Box 130424
Roseville MN 55113-0004 (3282623)
(cr)

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701 (3305616)
(cr)

Cavalry Portfolio Serv
Po Box 27288
Tempe, AZ 85285 (3280437)
(cr)

Cavalry SPV I, LLC
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595 (3281445)
(cr)

Credit Central
27 Mayfield St
Monroeville, AL 36460 (3280438)
(cr)

Credit Central, LLC
700 E. North St, Suite 15

Greenville, SC 29601 (3295217)
(cr)
Credit One Bank Na
Po Box 98875
Las Vegas, NV 89193 (3280439)
(cr)
eCAST Settlement Corporation
PO Box 29262
New York NY 10087-9262 (3307809)
(cr)
Farmers Home Furniture
Po Box 1140
Dublin, GA 31040 (3280440)
(cr)
Farmers Home Furniture
Attn: Corp Credit
P.O. Box 1140
Dublin, GA 31040 (3282846)
(cr)
Farmers Home Furniture-Monroeville,AL
Attn: Corporate Credit Department
P.O. Box 1140
Dublin, GA 31040 (3282847)
(cr)
First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104 (3280441)
(cr)
Freedom Road Financial
10605 Double R Blvd
Reno, NV 89521 (3280442)
(cr)
FreedomRoad Financial c/o Capital Recovery Group
BIN 920016
PO Box 29426
Phoenix, AZ 85038-9426 (3284738)
(cr)
Frontier Communication
19 John St
Middletown, NY 10940 (3280443)
(cr)
Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346 (3280444)
(cr)
J & J Furn
2996 Springhill Av
Mobile, AL 36607 (3280445)

(cr)
Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-9617 (3302069)
(cr)
Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051 (3280446)
(cr)
LVNV Funding, LLC its successors and assigns as
assignee of MHC Receivables, LLC and
FNBM, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587 (3301589)
(cr)
Midland Funding
2365 Northside Dr Ste 30
San Diego, CA 92108 (3280447)
(cr)
Midland Funding, LLC
Midland Credit Management, Inc.
as agent for Midland Funding, LLC
PO Box 2011
Warren, MI 48090 (3297832)
(cr)
Monroe County Hospital
2016 S. Alabama Avenue
Monroeville, AL 36460 (3280448)
(cr)
Nwide Recvry
3000 Kellway Dr
Carrollton, TX 75006 (3280449)
(cr)
ONEMAIN
PO BOX 3251
EVANSVILLE, IN. 47731-3251 (3291357)
(cr)
Onemain
Po Box 1010
Evansville, IN 47706 (3280450)
(cr)
Portfolio Recov Assoc
120 Corporate Blvd Ste 100
Norfolk, VA 23502 (3280451)
(cr)
Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541 (3303636)

(cr)
Premier Bankcard, Llc
Jefferson Capital Systems LLC Assignee
Po Box 7999
Saint Cloud Mn 56302-9617 (3302017)
(cr)
Swiss Colony
1112 7th Ave
Monroe, WI 53566 (3280452)
(cr)
Syncb/belk
Po Box 965028
Orlando, FL 32896 (3280453)
(cr)
Syncb/jcp
Po Box 965007
Orlando, FL 32896 (3280454)
(cr)
Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk VA 23541 (3305226)
(cr)
TD Bank USA, N.A.
C O WEINSTEIN & RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121 (3308098)
(cr)
Td Bank Usa/targetcred
Po Box 673
Minneapolis, MN 55440 (3280455)
(cr)
United States Attorney
950 Pennsylvania Ave., NW
Room 2242
Washington, DC 20530-0001 (3280456)
(cr)
United States Attorney General
63 Royal Street, #600
Mobile, AL 36602 (3280457)
(cr)
Verizon
by American InfoSource as agent
PO Box 248838
Oklahoma City, OK 73124-8838 (3304238)
(cr)
Webbank/fingerhut
6250 Ridgewood Rd
Saint Cloud, MN 56303 (3280458)

(cr)
World Finance Corp. c/o World Acceptance Corp.
Attn: Bankruptcy Processing Center
PO Box 6429
Greenville, SC 29606 (3304948)

(cr)
World Finance Corp. c/o World Acceptance Corp.
Attn: Bankruptcy Processing Center
PO Box 6429
Greenville, SC 29606 (3304947)

(cr)
World Finance Corporat
108 Frederick St
Greenville, SC 29607 (3280459)

(cr)
Wstshmrk
801 S Abe
San Angelo, TX 76903 (3280460)

(cr)

/s/ Kevin M. Ryan
Attorney for Debtor